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PATENTIN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: LIKOUREZOS et al. GROUP ART UNIT: 3628  
SERIAL NO.: 09/764,618 FILED: January 17, 2001  
EXAMINER: Clement B. Graham Atty. Docket No. 1002  
FOR: SYSTEM AND METHOD FOR EFFECTING PAYMENT  
FOR AN ELECTRONIC COMMERCE TRANSACTION

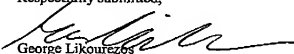
Via Facsimile  
P.O. Box 1450  
Commissioner for Patents  
Alexandria, VA 22313-1450

INITIALED PTO-1449 FORMS FOR INCLUSION IN THE ELECTRONIC FILE

Sir:

Please scan and add to the electronic file the attached two PTO-1449 forms which were initialed by the Examiner and faxed to the undersigned on October 5, 2005.

Respectfully submitted,




George Likourezos  
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Applicant and Attorney for Applicants

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US PATENT OFFICEPAGE 02/03  
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Sheet 1 of 1

Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO.		SERIAL NO.	
 INFORMATION DISCLOSURE STATEMENT BY APPLICANT (No several sheets if necessary)		1002		09/06/01			
		APPLICANTS					
		George Lilioungas et al.		FILING DATE		GROUP ART UNIT	
		January 17, 2004		2164			

U.S. PATENT/PATENT APPLICATION DOCUMENTS							
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
CG	US 2002/007797A1	Published on June 20, 2002	O'Leary et al.			June 21, 2001	
CG	US 2002/0032653A1	Published on March 14, 2002	Schubert			August 22, 2001	
CG	US 2002/0046769A1	Published on Feb. 7, 2002	Barbarn et al.			July 11, 2001	
CG	6,444,917 B1	Oct. 15, 2002	Gogel et al.				
CG	6,202,631 B1	March 13, 2001	Woodson				
CG	6,266,631 B1	July 24, 2001	Woodson				
CG	6,083,174	July 4, 2000	Woodson				
CG	5,960,411	Sept. 28, 1999	Hartman et al.				
CG	5,843,263	Dec. 1, 1998	Woodson				

FOREIGN PATENT/PATENT PUBLICATION DOCUMENTS							
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
CG	WO/01/71452 A3	Sept. 27, 2001	PCT (WIPO)				
CG	WO/01/71452 A2	Sept. 27, 2001	PCT (WIPO)				

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)


CG		eBay and Wells Fargo Launch Electronic Check as Alternative to Credit Card and Traditional Checks: eBay Online Payments by Billpay Provides Fast, Convenient Instant Payment Service, June 6, 2000, Wells Fargo, <a href="http://www.wellsfargo.com/news/article">http://www.wellsfargo.com/news/article</a> , printed on Oct. 10, 2002.
CG		Bidder Beware: Towards a Fraud-Free Marketplace - Best Practices for the Online Auction Industry, Solis et al, June 2002, <a href="http://www.aiaa.org/aiaa/newsroom/newsroom.htm">http://www.aiaa.org/aiaa/newsroom/newsroom.htm</a> , printed on Oct. 23, 2002.
CG		Bidder Beware: Towards a Fraud-Free Marketplace - Best Practices for the Online Auction Industry, Solis et al, April 2001.
CG		Payment Methods For Consumer-To-Consumer Online Transactions, David E. Soebin, 35 Akron L. Rev. 1 (2001).

EXAMINER	DATE CONSIDERED
C GRHAM /Clement Graham	8/15/05
	04/27/2008

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449 (6-01))

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 INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		1003		03/04/01			
		APPLICANTS					
		George Lihoussou et al.					
		FILING DATE		GROUP ART UNIT			
		January 17, 2001		3604			

U.S. PATENT/PATENT APPLICATION DOCUMENTS						
EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
CGF	2000/0092513 A1	Jan. 3, 2002	Chimason			
CG	2002/0124578 A1	Sept. 12, 2002	Murphy et al.			
CG	2001/0099005	July 19, 2001	Oodis et al.			

FOREIGN PATENT AND PATENT PUBLICATION DOCUMENTS							
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
CG	2000/014235A	Mar. 15, 2002	Japan			YES	NO
CG	WO 00/37133 A2	May 10, 2002	PCT				
CG	WO 01/00554 A1	Mar. 22, 2001	PCT				
CG	WO 02/05427 A1	May 2, 2002	PCT				

OTHER PRIOR ART (including Author, Title, Date, Patent No., Etc.)																							
								<div style="text-align: center;"> <b>RECEIVED</b>  <b>JUL 10 2003</b>  <b>GROUP 3600</b> </div>															

EXAMINER	/Clement Graham/	DATE CONSIDERED	
CGR/nmm		8/15/05	04/27/2008

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